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United States Bankruptcy Court Northern District of Illinois						Voluntary	Petition					
Name of D Brim, R	Debtor (if ind uby N.	ividual, ent	er Last, Firs	t, Middle):	:		Name	of Joint De	ebtor (Spouse	e) (Last, First	, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						used by the land, maiden, and		in the last 8 years ):				
Last four di (if more than	igits of Soc.	Sec. or Indi	ividual-Tax	payer I.D.	(ITIN) No./	Complete E		our digits o		r Individual-	Taxpayer I.D. (ITIN) N	o./Complete EIN
Street Addi	ress of Debto	•	Street, City	, and State)	):	ZIP Code		Address of	f Joint Debtor	(No. and St	reet, City, and State):	ZIP Code
County of I	Residence or	of the Prin	cinal Dlace	of Rusines		60643	Coun	y of Recide	ence or of the	Principal Pl	ace of Business:	
Cook	Residence of	of the Film	cipai Fiace	of Busilies	5.		Coun	y of Reside	ence of of the	Timeipai i i	ace of Business.	
Mailing Ad	ddress of Deb	otor (if diffe	erent from s	treet addres	ss):		Mailin	ng Address	of Joint Debt	or (if differe	nt from street address):	
					_	ZIP Code	:					ZIP Code
	f Principal A t from street			or			<u> </u>					
	• •	f Debtor				of Business	3				otcy Code Under Whi	ch
See Exh	(Check ual (includes hibit D on pa ation (include	ge 2 of this es LLC and one of the a	form. LLP) bove entities,	Sing in 1 Rail	alth Care Bugle Asset Rogle Asset Rogle Asset Rogle 1 U.S.C. § Iroad ckbroker mmodity Braring Bank er	eal Estate as 101 (51B)		Chapt Chapt Chapt Chapt	ter 7 ter 9 ter 11 ter 12 ter 13	Constant	hapter 15 Petition for R a Foreign Main Procee hapter 15 Petition for R a Foreign Nonmain Pr e of Debts k one box)	eding ecognition occeding
				und	otor is a tax- er Title 26	x, if applicable exempt orgof the Unite al Revenu	ganization ed States	defined "incurr	are primarily condinated in 11 U.S.C. § red by an individual, family, or	§ 101(8) as idual primarily	busin for	s are primarily ess debts.
■ Full Eil	ing Fee attac		ee (Check	one box)				one box:		Chapter 11	<b>Debtors</b> s defined in 11 U.S.C. §	S 101(51D)
☐ Filing F attach s is unabl	Fee to be paid signed applicate to pay fee Fee waiver resigned applicate	d in installmation for the except in in	e court's constallments.	nsideration Rule 1006 chapter 7 i	certifying to the certifying to the certifying to the certification of the certification of the certifying to the certification of the cer	that the debicial Form 3A only). Must	tor Check	Debtor is a if: Debtor's a to insiders all applica A plan is Acceptance	aggregate nor s or affiliates) able boxes: being filed w ces of the pla	usiness debto necontingent l ) are less that ith this petiti n were solici	or as defined in 11 U.S. iquidated debts (exclud in \$2,190,000.	C. § 101(51D). ling debts owed e or more
☐ Debtor ☐ Debtor	Administrates that estimates that estimates that ill be no fund	nt funds will nt, after any	l be availab exempt pro	perty is ex	cluded and	administrat		es paid,		THIS	S SPACE IS FOR COURT	USE ONLY
Estimated N	Number of C	reditors 100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A \$0 to \$50,000	Assets  \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion				
Estimated I	Liabilities  \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion				

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B1 (Official For	m 1)(1/08)	Page 2 01 55	Page 2		
Voluntary	y Petition	Name of Debtor(s): Brim, Ruby N.			
(This page mus	st be completed and filed in every case)	Billi, Kuby N.			
1 0	All Prior Bankruptcy Cases Filed Within Last	8 Years (If more than two, attach	additional sheet)		
Location Where Filed:	- None -	Case Number:	Date Filed:		
Location Where Filed:		Case Number:	Date Filed:		
Per	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more the	han one, attach additional sheet)		
Name of Debto - None -	or:	Case Number:	Date Filed:		
District:		Relationship:	Judge:		
	Exhibit A		Exhibit B lual whose debts are primarily consumer debts.)		
forms 10K ar pursuant to S	leted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission ection 13 or 15(d) of the Securities Exchange Act of 1934 ting relief under chapter 11.)	I, the attorney for the petitioner nan have informed the petitioner that [h 12, or 13 of title 11, United States (	ned in the foregoing petition, declare that I the or she] may proceed under chapter 7, 11, Code, and have explained the relief available the tertify that I delivered to the debtor the notice		
☐ Exhibit A	A is attached and made a part of this petition.	X /s/ Frank L. Vosholler III Signature of Attorney for Debto Frank L. Vosholler III #62			
	Exh	ibit C			
	r own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and identifia	ble harm to public health or safety?		
	Exh	ibit D			
Exhibit I If this is a join	•	a part of this petition.	h a separate Exhibit D.)		
☐ Exhibit l	D also completed and signed by the joint debtor is attached a				
	Information Regardin	_			
	(Check any ap Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for	al place of business, or principal as			
	There is a bankruptcy case concerning debtor's affiliate, go		•		
	Certification by a Debtor Who Reside (Check all app		perty		
	Landlord has a judgment against the debtor for possession	of debtor's residence. (If box checke	ed, complete the following.)		
	(Name of landlord that obtained judgment)				
	(Address of landlord)  Debtor claims that under applicable nonbankruptcy law, th				
	the entire monetary default that gave rise to the judgment f Debtor has included in this petition the deposit with the co	for possession, after the judgment f	or possession was entered, and		
	after the filing of the petition.  Debtor certifies that he/she has served the Landlord with the	nis certification. (11 U.S.C. § 362(1	)).		

### B1 (Official Form 1)(1/08)

**Voluntary Petition** 

(This page must be completed and filed in every case)

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Ruby N. Brim

Signature of Debtor Ruby N. Brim

 ${f X}$  .

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

September 22, 2008

Date

#### Signature of Attorney\*

#### X /s/ Frank L. Vosholler III

Signature of Attorney for Debtor(s)

Frank L. Vosholler III #6292054

Printed Name of Attorney for Debtor(s)

Legal Helpers, PC

Firm Name

Sears Tower

233 S. Wacker Suite 5150

Chicago, IL 60606

Address

(312) 467-0004 Fax: (312) 467-1832

Telephone Number

September 22, 2008

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s): Brim, Ruby N.

5	ign	atı	ır	es

#### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

X

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

### **United States Bankruptcy Court Northern District of Illinois**

In re	Ruby N. Brim		Case No.	
•		Debtor(s)	Chapter	7

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit
ounseling agency approved by the United States trustee or bankruptcy administrator that outlined the
pportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a ertificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of
ny debt repayment plan developed through the agency.
☐ 2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit
ounseling agency approved by the United States trustee or bankruptcy administrator that outlined the
pportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not
ave a certificate from the agency describing the services provided to me. You must file a copy of a certificate
rom the agency describing the services provided to you and a copy of any debt repayment plan developed

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to
obtain the services during the five days from the time I made my request, and the following exigent
circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case
now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances
here.]

through the agency no later than 15 days after your bankruptcy case is filed.

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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<b>4</b> .	I am not required	to receive a credit	counseling briefing	because of:	[Check the ap	pplicable
statement.] [	Must be accompan	ied by a motion fo	or determination by	the court.]	•	•

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Ruby N. Brim
Ruby N. Brim

Date: September 22, 2008

Official Form 1, Exh. D (10/06) - Cont.

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B6 Summary (Official Form 6 - Summary) (12/07)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Ruby N. Brim		Case No.	
_		Debtor ,		
			Chapter	7

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	132,300.00		
B - Personal Property	Yes	3	37,221.18		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		122,868.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		75.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	15		139,547.50	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			3,430.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,539.25
Total Number of Sheets of ALL Schedu	ıles	28			
	T	otal Assets	169,521.18		
			Total Liabilities	262,490.50	

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Form 6 - Statistical Summary (12/07)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Ruby N. Brim		Case No.	
-	-	Debtor		
			Chapter	7

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	75.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	75.00

#### State the following:

Average Income (from Schedule I, Line 16)	3,430.00
Average Expenses (from Schedule J, Line 18)	3,539.25
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	4,594.23

#### State the following:

		_
Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	75.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		139,547.50
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		139,547.50

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B6A (Official Form 6A) (12/07)

In re	Ruby N. Brim	Case No	
•		Debtor ,	

#### SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Real Estate located at 1334 W. 112th St., Chicago IL 60643 Mortgage 1: TCF Bank	Fee Simple	-	132,300.00	122,868.00

Mortgage 1: TCF Bank Mortgage 2: TCF Bank Debtor intends to reaffirm

Sub-Total > 132,300.00 (Total of this page)

Total > 132,300.00

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Ruby N. Brim		Case No.	
		Dobton	,	

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Х			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	(	Checking account with Chase	-	0.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	ſ	Miscellaneous used household goods	-	500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	ſ	Miscellaneous books, tapes, CD's, etc.	-	100.00
6.	Wearing apparel.	I	Personal used clothing	-	250.00
7.	Furs and jewelry.	I	Miscellaneous costume jewelry	-	100.00
8.	Firearms and sports, photographic, and other hobby equipment.	Х			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			
				Sub-Tota	al > 950.00

2 continuation sheets attached to the Schedule of Personal Property

(Total of this page)

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Ruby N. Brim	Case No
-		Debtor ,

### **SCHEDULE B - PERSONAL PROPERTY**

	(Continuation Sheet)				
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	F	ension through employer	-	36,271.18
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	Χ			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	Х			
16.	Accounts receivable.	Χ			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	Χ			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	Х			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tota	al > 36,271.18
			(T	otal of this page)	

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Ruby N. Brim	Case No.
-	<u> </u>	Debtor

### SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	Х			
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	Х			
33.	Farming equipment and implements.	Х			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

| Sub-Total > 0.00 (Total of this page) | Total > 37,221.18

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (12/07)

In re	Ruby N. Brim	Case No
		Debtor

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
T 11 TT C C 0 F00 (1) (2)	

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Real Estate located at 1334 W. 112th St., Chicago IL 60643 Mortgage 1: TCF Bank Mortgage 2: TCF Bank Debtor intends to reaffirm	735 ILCS 5/12-901	15,000.00	132,300.00
Checking, Savings, or Other Financial Accounts, Certic Checking account with Chase	ficates of Deposit 735 ILCS 5/12-803, 740 ILCS 170/4	0.00	0.00
Household Goods and Furnishings Miscellaneous used household goods	735 ILCS 5/12-1001(b)	500.00	500.00
Books, Pictures and Other Art Objects; Collectibles Miscellaneous books, tapes, CD's, etc.	735 ILCS 5/12-1001(b)	100.00	100.00
Wearing Apparel Personal used clothing	735 ILCS 5/12-1001(a)	250.00	250.00
<u>Furs and Jewelry</u> Miscellaneous costume jewelry	735 ILCS 5/12-1001(b)	100.00	100.00
Interests in IRA, ERISA, Keogh, or Other Pension or F Pension through employer	Profit Sharing Plans 735 ILCS 5/12-704	100%	36,271.18

Total: 52,221.18 169,521.18

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B6D (Official Form 6D) (12/07)

In re	Ruby N. Brim	Case No.	_
		Debtor	

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

			area claims to report on this schedule D.						
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	LIQUI	ローのPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY	
Account No. xxx-xx-5989  TCF Bank 801 Marquette Ave Minneapolis, MN 55402		-	Opened 12/01/04 Last Active 4/15/05 Mortgage Real Estate located at 1334 W. 112th St., Chicago IL 60643 Mortgage 1: TCF Bank Mortgage 2: TCF Bank Debtor intends to reaffirm  Value \$ 132,300.00	Т	DATED		27,000.00	0.00	
Account No. xxxxxxxxxxxxx8001  Tcf Mortgage Corporati Attn: Legal Dept 801 Marquette Ave Minneapolis, MN 55402		_	Opened 6/01/03 Last Active 5/01/08 Mortgage Real Estate located at 1334 W. 112th St., Chicago IL 60643 Mortgage 1: TCF Bank Mortgage 2: TCF Bank Debtor intends to reaffirm  Value \$ 132,300.00				95,868.00	0.00	
Account No.			Value \$				,		
Account No.			Value \$						
_0 continuation sheets attached		S (Total of tl		tota pag		122,868.00	0.00		
	Total (Report on Summary of Schedules) 122,868.00 0.00								

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B6E (Official Form 6E) (12/07)

•				
In re	Ruby N. Brim		Case No.	
-		Debtor	•,	

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

continuation sheet for each type of priority and most each with the type of priority.
The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian, such as "A.B.,
Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).  If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the approp
schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be
liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column lab
"Disputed." (You may need to place an "X" in more than one of these three columns.)
Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labe "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.
Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority
listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this
total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
□ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative
of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busines whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (12/07) - Cont.

In re	Ruby N. Brim		Case No.	
_		Debtor	,	

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY CODEBTOR Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, NL I QUI DATED ONTINGENT SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM C AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER (See instructions.) Account No. xxx8-001 May 2008 Ticket/Grass cutting Village of Posen 0.00 2440 W. Walter Zimmy Dr. Posen, IL 60469 75.00 75.00 Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet 1 of 1 continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 75.00 75.00 0.00 (Report on Summary of Schedules) 75.00 75.00

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B6F (Official Form 6F) (12/07)

In re	Ruby N. Brim	Case No.	
-		Debtor	

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	C	Н	sband, Wife, Joint, or Community		С	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H		LAIM	O N H L N G H N	UNLIQUIDAT		AMOUNT OF CLAIM
Account No. xxxx4181			Opened 3/01/08		T	TED		
Accounts Receivable Mg 155 Mid Atlantic Parkway Thorofare, NJ 08086		-	CollectionAttorney T-Mobile			D		617.00
Account No. xxxxxxxxx1458		+	Opened 12/01/89 Last Active 4/01/01					
Aj Smith Federal Svgs 14757 South Cicero Midlothian, IL 60445		-	ConventionalRealEstateMortgage					0.00
Account No. xxxxxxxxxxxxxx7282  American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355		-	Opened 7/01/90 Last Active 7/11/06 CreditCard					4 647 00
Account No. xxxxxxxxxxxx7282		-	Opened 7/01/90 Last Active 7/11/06					1,617.00
American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355		-	CreditCard					68.00
14 continuation sheets attached		•	•	S (Total of th		ota pag		2,302.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Ruby N. Brim		Case No.	
_		Debtor		

GD ED THOD IS 11.1.	С	Hu	sband, Wife, Joint, or Community		С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CL IS SUBJECT TO SETOFF, SO STAT	ND	CONTLNGEN	UNLIQUIDATED	SPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx3063			Opened 7/01/05 Last Active 6/01/06 CreditCard		Ť	TED		
American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355		-	CreditCard					0.00
Account No. xxxxxxxxxxx7355	-		Opened 7/01/90 Last Active 6/01/06					
American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355		-	CreditCard					0.00
Account No.  Antoni Kajderowicz 5845 W. Bernice Ave. Chicago, IL 60634	-	-	Jan. 2006 Contract for home repairs					
								42,000.00
Account No.  Antoni Kajderowicz 5845 W. Bernice Ave. Chicago, IL 60634		-	Feb. 2005 Contract/Handywork					22,000.00
Account No. xxxx9432			Opened 4/16/04 Last Active 8/14/07					·
Archer Bank 4970 South Archer Chicago, IL 60632		-						0.00
Sheet no. 1 of 14 sheets attached to Schedule of				Sı	ubt	tota	ıl	64,000,00
Creditors Holding Unsecured Nonpriority Claims			Γ)	Γotal of th	is j	pag	ge)	64,000.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Ruby N. Brim	Case No.	_
_		Debtor	

CDEDITORIS NAME	С	Hu	sband, Wife, Joint, or Community			U [	эΤ	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	I I	۱ <u>۱</u>	U   []   []   []   []   []   []   []   [	5 0	AMOUNT OF CLAIM
Account No. xxxx4294			March 2008	7	- 18	Εİ		
Asset Acceptance PO Box 2036 Warren, MI 48090		-	Collections fo rnicor gas			D		1,162.59
Account No. xxxxxxxxxxx2136			Opened 3/01/04 Last Active 9/15/05		+	+	+	,
Bedford Fair 421 Landmark Dr Wilmington, NC 28412		-	CreditCard					0.00
Account No. xxxxxxxxx2961  Beneficial / Household Finance Attn: Bankruptcy Dept 961 Weigel Dr Elmhurst, IL 60126		-	Opened 8/16/04 Last Active 8/09/05 CreditLineSecured					
Account No. xxxxxxxxxx1167			Opened 4/26/04 Last Active 10/20/04		+	-	+	0.00
Beneficial / Household Finance Attn: Bankruptcy Dept 961 Weigel Dr Elmhurst, IL 60126		-	CheckCreditOrLineOfCredit					0.00
Account No. xxxxxxxxx0992			Opened 4/12/04 Last Active 5/26/04		$\dagger$	+	+	
Beneficial / Household Finance Attn: Bankruptcy Dept 961 Weigel Dr Elmhurst, IL 60126		-	CheckCreditOrLineOfCredit					0.00
Sheet no. 2 of 14 sheets attached to Schedule of			I	Sul	bto	tal	$\dagger$	4 400 50
Creditors Holding Unsecured Nonpriority Claims			(Total	of this	s pa	age	)	1,162.59

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In re	Ruby N. Brim	Case No.
		Debtor

CREDITOR'S NAME,	С	Н	usband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J M	CONSIDERATION FOR CLAIM. IF CLAIM	ONTINGEN	LIQUID	U T E D	AMOUNT OF CLAIM
Account No. xxxx9932			Opened 3/01/99 Last Active 10/01/03	Т	A T E D		
Chase Manhattan Mortgage Attention: Research Dept. G7-PP 3415 Vision Drive Columbus, OH 43219		-	ConventionalRealEstateMortgage		D		0.00
Account No. xxxxxx3612		T	Opened 7/01/92 Last Active 11/01/01		+	T	
Chase Manhattan Mtge 3415 Vision Dr Columbus, OH 43219		-	VeteransAdministrationRealEstateMortgage				0.00
Account No. xxxxxx7166	-	L	Opened 9/01/04 Last Active 10/30/06	+		-	
Cit Fin Serv Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		-	Unsecured				19,930.00
Account No. xxxxxxxxx5483			Opened 10/01/99 Last Active 5/01/01		T		
Citifinancial 5901 E Fowler Ave Tampa, FL 33617		-	ConventionalRealEstateMortgage				0.00
Account No. xxxxxxxxx3610		T	Opened 11/01/96 Last Active 3/01/99		t	T	
Citifinancial Mortgage Po Box 140609 Irving, TX 75014		-	RealEstateMortgageWithoutOtherCollateral				0.00
Sheet no. 3 of 14 sheets attached to Schedule of			1	Sub	tota	ıl ıl	40.000.55
Creditors Holding Unsecured Nonpriority Claims			(Total o				19,930.00

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In re	Ruby N. Brim	Case No.	_
_		Debtor	

	1	ш.,	sband, Wife, Joint, or Community	10	; Tu	J D	1
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	O O N T I N O O E N T T T T T T T T T T T T T T T T T T	וו	I S P UT E D	
Account No. xxxxxxxxx1099			Opened 10/01/99 Last Active 5/01/03	Т	Ī		
Citifinancial Mortgage		-	ConventionalRealEstateMortgage			<u>'</u>	_
							0.00
Account No. xxxx4319			July 2007				
City of Chicago EMS 33589 Treasury Ctr. Chicago, IL 60694		-	Medical				
							366.00
Account No. xxxxxxxxx8320  Dsnb Macys Attn: Bankruptcy 6356 Corley Rd Norcross, GA 30071		-	Opened 6/01/08 Last Active 6/01/08 ChargeAccount				70.00
Account No. xx6655			Opened 8/16/05 Last Active 9/18/06		$\dagger$	$^{\dagger}$	
Fair Finance 1753 State Road Cuyahoga Falls, OH 44223		-	InstallmentSalesContract				3,278.32
Account No. xxxxxxxxxxxx3560	t		Opened 10/01/07 Last Active 12/07/07	+	$\dagger$	$\dagger$	
Fashion Bug/soanb Attn: Bankruptcy 6356 Corley Rd Norcross, GA 30091		-	CreditCard				0.00
Sheet no. 4 of 14 sheets attached to Schedule of				Sul			3,714.32
Creditors Holding Unsecured Nonpriority Claims			(Total	of this	pa	ge)	]

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B6F (Official Form 6F) (12/07) - Cont.

In re	Ruby N. Brim	Case No.	_
_		Debtor	

CDED ITODIG VALVE	С	Hu	sband, Wife, Joint, or Community		С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H W	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CL IS SUBJECT TO SETOFF, SO STAT	173.6	ZM0Z-4Z00	DZQD_DAH	DISPUTED	AMOUNT OF CLAIM
Account No. xxxx1436			Opened 8/01/06 Last Active 4/28/08		Т	Е		
Ford Motor Credit Corporation National Bankruptcy Center Po Box 537901 Livonia, MI 48153		-	2006 Ford Focus Debtor intends to surrender	-		D		6,439.00
Account No. xxxx7500			Opened 4/01/05 Last Active 9/08/06				Н	
Ford Motor Credit Corporation National Bankruptcy Center Po Box 537901 Livonia, MI 48153		-	Lease					0.00
Account No. xxxxxxxx1045			Opened 3/01/86 Last Active 8/12/98				Н	
GEMB / Walmart Attention: Bankruptcy Po Box 103106 Roswell, GA 30076		-	ChargeAccount					0.00
Account No. xxxxxxxx0110			Opened 2/01/03 Last Active 6/15/03				Н	
Gemb/shopnbc Plcc Po Box 981400 El Paso, TX 79998		-	ChargeAccount					0.00
Account No. xxxxx6163			Opened 12/01/01 Last Active 3/01/04				H	
Gmac Mortgage Attention: Bankruptcy Dept. 1100 Virginia Drive Fort Washington, PA 19034		-	ConventionalRealEstateMortgage					0.00
Sheet no. 5 of 14 sheets attached to Schedule of				Su	ıbt	ota		
Creditors Holding Unsecured Nonpriority Claims			(°	Total of thi			- 1	6,439.00

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In re	Ruby N. Brim	Case No.	_
_		Debtor	

	I c	ш	sband, Wife, Joint, or Community		С	I	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATE	D AIM E.	CONTINGEN	ONL-QU-DATED		AMOUNT OF CLAIM
Account No. xxxxxxxxx8771			Opened 12/01/01 Last Active 6/01/02		Ť	TE		
Green Point Savings Po Box 84013 Columbus, GA 31908		-	ConventionalRealEstateMortgage	-		D		0.00
Account No. xxxxxx7806	╁		Opened 8/01/98 Last Active 10/01/99					
Harris N.a. 111 W Monroe Chicago, IL 60603		-	RealEstateSpecificTypeUnknown					
								0.00
Account No. xxx7726  Household Mortgage Services Po Box 9068 Brandon, FL 33509	-	-	Opened 7/01/03 Last Active 9/20/05 ConventionalRealEstateMortgage					0.00
Account No. xx2424	╀		Feb. 2007					0.00
Imperial Credit Systems, Inc 125 N. Parkside Dr. Suite 302 Colorado Springs, CO 80909		-	Collections					3,272.00
Account No. xxxxxx6122	f		Opened 5/01/97 Last Active 3/01/00					,
Marquette National Ban 6316 S Western Ave Chicago, IL 60636		-						0.00
Sheet no. 6 of 14 sheets attached to Schedule of	_					tota		2 272 00
Creditors Holding Unsecured Nonpriority Claims			(T	otal of th	is	pag	ge)	3,272.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Ruby N. Brim	Case No.	_
_		Debtor	

	<u> </u>		shoul Wife Island or Opposite		_	U	I 5	1
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAI IS SUBJECT TO SETOFF, SO STATE.	м	CONFLNGEN	ONL-QU-DATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxx7204			Opened 10/01/99 Last Active 9/01/03		Т	T E		
Mortgage Lenders Network 213 Court St Middletown, CT 06457		-	ConventionalRealEstateMortgage	_		D		0.00
Account No. xxxxxx4054			Opened 11/01/97 Last Active 9/01/99				┢	
National Mortgage Corp 7600 E Orchard Rd Greenwood Village, CO 80111		-	RealEstateSpecificTypeUnknown					0.00
Account No. xxxx-xxxxxx-x3002			11/06					
Nationwide Credit Inc 3600 E University Dr Suite B1350 Phoenix, AZ 85034		-	collection					1,208.46
Account No. xx3514			Opened 12/02/02 Last Active 8/02/06					
Nicor Gas Attention: Bankruptcy Department 1844 Ferry Road Naperville, IL 60507		-	Agriculture					0.00
Account No. xx8835			Opened 7/06/05 Last Active 4/27/06				$\vdash$	
Nicor Gas Attention: Bankruptcy Department 1844 Ferry Road Naperville, IL 60507		_	Agriculture					0.00
Sheet no7 _ of _14 _ sheets attached to Schedule of				Sı	ıbt	ota	ıl	4 000 40
Creditors Holding Unsecured Nonpriority Claims			(Tot	al of th	is j	pag	ge)	1,208.46

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Ruby N. Brim	Case No.	_
_		Debtor	

CDEDITORIC NAME	С	Hu	sband, Wife, Joint, or Community	C	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	N L I QU I D A	I S P UT E D	AMOUNT OF CLAIM
Account No. xxxxxxx7003			Opened 8/08/03 Last Active 9/08/04	T	E		
Nicor Gas Attention: Bankruptcy Department 1844 Ferry Road Naperville, IL 60507		-	Agriculture		D		0.00
Account No. xxxxxxx3202	┢		Opened 4/01/02 Last Active 4/01/03		+	+	
Nicor Gas Attention: Bankruptcy Department 1844 Ferry Road Naperville, IL 60507		-	Agriculture				0.00
Account No. xxxx6743			Opened 1/01/00 Last Active 4/01/04		1	+	0.00
Ocwen Federal Bank 12650 Ingenuity Dr. Orlando, FL 32826		-	ConventionalRealEstateMortgage				0.00
Account No. xxx2101	-		Opened 11/01/97 Last Active 1/01/04		+	+	0.00
Ocwen Federal Bank 12650 Ingenuity Dr. Orlando, FL 32826		-	ConventionalRealEstateMortgage				0.00
Account No. Fxxx9952	<u> </u>		March 2007	+	+	+	
Penn Credit Corp PO Box 988 Harrisburg, PA 17108		-	Collections				67.86
Sheet no8 of _14 _ sheets attached to Schedule of		1		Sub	l tot:	 a1	
Creditors Holding Unsecured Nonpriority Claims			(Total o				67.86

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B6F (Official Form 6F) (12/07) - Cont.

In re	Ruby N. Brim		Case No	
-		Debtor	<u> </u>	

	С	н	sband, Wife, Joint, or Community	- 1	c I	П	П	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		CONFINGEN	DZL_QD_DAH	ローのPUTED	AMOUNT OF CLAIM
Account No. xxxxx1360			Opened 12/28/89 Last Active 12/16/05		- 1	T E D		
Peoples Gas C/O Bankruptcy Department 130 E. Randolph Drive Chicago, IL 60602		-	Agriculture			ט		0.00
Account No. xxxxx4634			Opened 11/28/06 Last Active 5/07/08					
Peoples Gas C/O Bankruptcy Department 130 E. Randolph Drive Chicago, IL 60602		-	Agriculture					0.00
Account No. xxxxx3086			Opened 11/01/02 Last Active 11/01/02					
Peoples Gas C/O Bankruptcy Department 130 E. Randolph Drive Chicago, IL 60602		-	Agriculture					0.00
Account No. xxxxx3189			Opened 2/08/03 Last Active 3/10/04	_				
Peoples Gas C/O Bankruptcy Department 130 E. Randolph Drive Chicago, IL 60602		-	Agriculture					0.00
Account No. xxxxx3310		$\vdash$	Opened 6/08/02 Last Active 9/11/06		$\dashv$			
Peoples Gas C/O Bankruptcy Department 130 E. Randolph Drive Chicago, IL 60602		-	Agriculture					0.00
Sheet no. 9 of 14 sheets attached to Schedule of				Su	bt	oto	Ц	0.00
Creditors Holding Unsecured Nonpriority Claims			(Tota	Su l of thi				0.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Ruby N. Brim	Case No.	_
_		Debtor	

	С	Hu	sband, Wife, Joint, or Community	Тс	Ιυ	ΤD	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTLNGEN	-10	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxx4130			Opened 8/19/05 Last Active 10/28/05	Т	T E D		
Peoples Gas C/O Bankruptcy Department 130 E. Randolph Drive Chicago, IL 60602		-	Agriculture				0.00
Account No. xxxxx3336	-		Opened 8/01/03 Last Active 6/15/04		$\dagger$		
Peoples Gas C/O Bankruptcy Department 130 E. Randolph Drive Chicago, IL 60602		-	Agriculture				0.00
Account No. xxxx-CH-x8175			12/07		+		
Pierce & Associates 1 North Dearborn Chicago, IL 60602		-	Notice Only				0.00
Account No. xxxxxxxxxxx3589			Opened 11/01/07	+	+		0.00
Portfolio Recoveries Attention: Bankruptcy Department Po Box 12914 Norfolk, VA 23541		-	Washington Mutual Bank/Pvn				15,420.00
Account No. xxxx-xxxx-xxxx-3589			Oct. 2007	+	+	-	·
Progressive Financial Services 1919 W. Fairmont - Suite 8 Tempe, AZ 85282		-	Collections				44,000,40
					<u></u>	Ļ	14,920.48
Sheet no. <u>10</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			30,340.48

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B6F (Official Form 6F) (12/07) - Cont.

In re	Ruby N. Brim		Case No	
-		Debtor	<u> </u>	

	С	Тн	usband, Wife, Joint, or Community		U	Гр	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	CONT I NG ENT	Q	SPUTED	AMOUNT OF CLAIM
Account No. xxxxxx0488			Opened 8/01/96 Last Active 1/01/03	Т	T E D		
Providian Attn: Bankruptcy Dept. Po Box 10467 Greenville, SC 29603		-	CreditCard				0.00
Account No. xxxxxxxx6600	T		Opened 6/01/94 Last Active 10/01/99		T	T	
Saint Paul Federal Ban 1501 Feehanville Rd Mount Prospect, IL 60056		-	Unsecured				0.00
Account No. xxxxxxxx5854	t		Opened 11/01/03 Last Active 1/25/05			$\vdash$	
Sams Club Attention: Bankruptcy Department Po Box 103104 Roswell, GA 30076		-	ChargeAccount				0.00
Account No. xxxxxxxx7240	╁		Opened 4/28/01 Last Active 11/02/02		+	$\vdash$	
Sams Club Attention: Bankruptcy Department Po Box 103104 Roswell, GA 30076		-	ChargeAccount				0.00
Account No. xxxxxxxx4837	t	+	Opened 10/01/99 Last Active 11/01/01			$\dagger$	
Select Portfolio Svcin 3815 South West Temple Salt Lake City, UT 84115		-	ConventionalRealEstateMortgage				0.00
Sheet no11_ of _14_ sheets attached to Schedule of	_		1	Sub	tota	⊥ al	
Creditors Holding Unsecured Nonpriority Claims			(Total				0.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Ruby N. Brim	Case No.	
-		Debtor	

	_	T			_		-	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIR IS SUBJECT TO SETOFF, SO STATE.	N/I	CONFINGEN	UNLIQUIDATED	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxx1390			July 2007		Т	T E		
T-mobile Bankruptcy Department PO Box 37380 Albuquerque, NM 87176		-	Cellular Phone Service			D		616.61
Account No. xxxxxxxxxxx8001			Opened 3/01/02 Last Active 6/01/03				H	
Tcf Mortgage Corporati Attn: Legal Dept 801 Marquette Ave Minneapolis, MN 55402		-						0.00
Account No. xxxxxx8056			Medical					
University of Chicago Hospitals Jefferey L. Rosen & Assoc. 541 Otis Bowen Dr. Munster, IN 46321		-						1,862.31
Account No. xxxx3531			Nov. 2006					
US Energy Saving Corp. 8600 W. Bryn Mawr Suite 440N Chicago, IL 60631		-	Natural Gas					292.06
Account No. xxxxxx3589			Opened 8/14/96 Last Active 11/26/07				T	
Washington Mutual / Providian Attn: Bankruptcy Dept. Po Box 10467 Greenville, SC 29603		-	CreditCard					0.00
Sheet no. 12 of 14 sheets attached to Schedule of	-	1		S	ubt	ota	ıl	0.770.00
Creditors Holding Unsecured Nonpriority Claims			(То	al of th	is	pag	ge)	2,770.98

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B6F (Official Form 6F) (12/07) - Cont.

In re	Ruby N. Brim		Case No.	
		Debtor	_,	

CREDITOR'S NAME,	Ç	Нι	sband, Wife, Joint, or Community		Ç	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A A		11141	ONTINGEN	NL I QU I DA	DISPUTED	AMOUNT OF CLAIM
Account No. xxxx0248			Opened 12/01/97 Last Active 10/01/99		Т	D A T E D		
Washington Mutual Home 324 W Evans St Florence, SC 29501		-	FHARealEstateMortgage			D		0.00
Account No. xx7807 HI	-	-	Sept. 2007			-		
Wellgroup Healthpartners 333 Dixie Highway Chicago Heights, IL 60411		-	Medical					4,200.00
Account No. xx7807 A		_	Sept. 2007					4,200.00
Wellgroup Healthpartners 333 Dixie Highway Chicago Heights, IL 60411		-	Medical					129.66
Account No. xx7807A			07/07					
Wellgroup Healthpartners 333 Dixie Highway Chicago Heights, IL 60411		-	Medical					10.15
Account No. xxxxx3288		H	Opened 8/01/03 Last Active 11/18/07					
WFNNB / New York & Company Po Box 182125 Columbus, OH 43218		-	ChargeAccount					0.00
Sheet no. <u>13</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	I		Т	Su Stal of th		tota pag		4,339.81

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Ruby N. Brim	Case No
•		Debtor

CDEDVICODIS VALVE	С	Hu	sband, Wife, Joint, or Community	Id		υT	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C H H	DATE CLAIM WAS INCURRED ANI CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATE	IM			I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxx6439			Opened 11/01/03 Last Active 9/14/04	T		T		
Wfnnb/chadwicks Of Bos Po Box 182746 Columbus, OH 43218		-	ChargeAccount					0.00
Account No. xxxxx4669	<u> </u>		Opened 8/01/03 Last Active 5/30/08	+	+	+	+	
Wfnnb/metro Style 220 W Schrock Rd Westerville, OH 43081		-	ChargeAccount					0.00
Account No. xxxxxx4811	╀	_	Opened 2/01/03 Last Active 6/15/03		+	+	+	0.00
Wfnnb/shopnbc 220 W Schrock Rd Westerville, OH 43081	-	-	ChargeAccount					
								0.00
Account No. xxxxxxxxxxxx4532  Zales/cbsd Po Box 6497 Sioux Falls, SD 57117		-	Opened 10/01/06 Last Active 2/26/08 ChargeAccount					2.00
A (N	-				4		4	0.00
Account No.	-							
Sheet no. 14 of 14 sheets attached to Schedule of			_	Sul				0.00
Creditors Holding Unsecured Nonpriority Claims			(To	otal of this		age otal	)	
			(Report on Summa				)	139,547.50

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B6G (Official Form 6G) (12/07)

In re	Ruby N. Brim	Case No.	
_		-,	
		Debtor	

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 08-25139 Doc 1 Filed 09/22/08 Entered 09/22/08 14:58:19 Desc Main Document Page 32 of 55

B6H (Official Form 6H) (12/07)

In re	Ruby N. Brim	Case No.
		Dahtar

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

### Case 08-25139 Doc 1 Filed 09/22/08 Entered 09/22/08 14:58:19 Desc Main Document Page 33 of 55

B6I (Official Form 6I) (12/07)

In re	Ruby N. Brim		Case No.	
		Debtor(s)		-

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE						
Single	RELATIONSHIP(S): None.	AGE(S):	GE(S):				
<b>Employment:</b>	DEBTOR	SPOUSE					
Occupation	Rehab. C/K						
Name of Employer	US Post Office						
How long employed	38 years						
Address of Employer	433 W. Harrison Chicago, IL 60607						
	age or projected monthly income at time case filed) ry, and commissions (Prorate if not paid monthly)	DEBTOR \$ 4,594.00 \$ 0.00	\$ SPOUSE \$ N/ \$ N/	/A /A			
3. SUBTOTAL		\$4,594.00	\$ N/	/A			
<ul><li>4. LESS PAYROLL DEDUC</li><li>a. Payroll taxes and soc</li><li>b. Insurance</li><li>c. Union dues</li><li>d. Other (Specify):</li></ul>		\$ 750.00 \$ 58.00 \$ 34.00 \$ 322.00 \$ 0.00	\$ N/ \$ N/ \$ N/ \$ N/ \$ N/	/A /A /A			
5. SUBTOTAL OF PAYROL	L DEDUCTIONS	\$1,164.00	\$N	/A			
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$3,430.00_	\$N	/A			
<ul><li>8. Income from real property</li><li>9. Interest and dividends</li></ul>		\$ 0.00 \$ 0.00	\$ N/ \$ N/				
		\$ 0.00 \$ 0.00 \$ 0.00	\$ N/ \$ N/ \$ N/				
(Specify):		\$ 0.00 \$ 0.00	\$ N/	/A /A			
14. SUBTOTAL OF LINES 7	7 THROUGH 13	\$					
15. AVERAGE MONTHLY	INCOME (Add amounts shown on lines 6 and 14)	\$3,430.00	\$ N/	/ <u>A</u>			
16. COMBINED AVERAGE	\$	3,430.00					

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J	(Official	<b>Form</b>	<b>6J</b> )	(12/07)
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In re	Ruby N. Brim		Case No.	
		Debtor(s)		

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time

case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthlexpenses calculated on this form may differ from the deductions from income allowed on Form 22A or 12.		average monthly
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Compexpenditures labeled "Spouse."	olete a separa	ate schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	640.97
a. Are real estate taxes included? Yes No _X		
b. Is property insurance included? Yes NoX		
2. Utilities: a. Electricity and heating fuel	\$	250.00
b. Water and sewer	\$	35.00
c. Telephone	\$	50.00
d. Other See Detailed Expense Attachment	\$	125.00
3. Home maintenance (repairs and upkeep)	\$	50.00
4. Food	\$	400.00
5. Clothing	\$	75.00
6. Laundry and dry cleaning	\$	40.00
7. Medical and dental expenses	\$	332.00
8. Transportation (not including car payments)	\$	150.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	50.00
10. Charitable contributions	\$	703.00
11. Insurance (not deducted from wages or included in home mortgage payments)		_
a. Homeowner's or renter's	\$	117.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	0.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) Real Estate Tax	\$	150.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other Second Mortgage	\$	321.28
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Personal Grooming/Haircuts	\$	50.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules	\$	3,539.25
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	Ψ	0,000
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	_	
	ф	2 420 00
a. Average monthly income from Line 15 of Schedule I	\$	3,430.00
b. Average monthly expenses from Line 18 above	\$	3,539.25
c. Monthly net income (a. minus b.)	\$	-109.25

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B6J (Offi	icial Form 6J) (12/07)		Document	rage 35 01 55		
In re	Ruby N. Brim				Case No.	
			Γ	Debtor(s)		
	SCHEDULE .	J - CURF	RENT EXPENDI	TURES OF INDI	VIDUAL DEF	BTOR(S)
			Detailed Exper	nse Attachment		<del></del>
Other l	Itility Evnanditures					

#### **Other Utility Expenditures:**

_Cable/Internet	\$ 70.00
Cell	\$ 55.00
Total Other Utility Expenditures	\$ 125.00

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B6 Declaration (Official Form 6 - Declaration). (12/07)

### **United States Bankruptcy Court** Northern District of Illinois

In re	Ruby N. Brim			Case No.	
			Debtor(s)	Chapter	7
	DECLARATION	N CONCERN	ING DEBTOR'S	S SCHEDUL	ES
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR					BTOR
	I declare under penalty of perju30 sheets, and that they are true an				
Date	September 22, 2008	Signature	/s/ Ruby N. Brim Ruby N. Brim Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

### **United States Bankruptcy Court Northern District of Illinois**

In re	Ruby N. Brim		Case No.	
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\$34,779.00	Employment Income - 2006 - per tax transcripts
\$52,875.00	Employment Income - 2007 - per tax transcripts
\$38.320.84	Employment Income - 2008 year to date - per pay advices

a a r r p a p

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts*. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL
OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

DATE OF PAYMENT

None

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

AMOUNT PAID

STATUS OR

DISPOSITION

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER
US Bank, National Association as Trustee for MLMI Surf Trust
Series v Timothy Brim, Ruby
Brim Unknown Beneficiaries of Kim Johnson

COURT OR AGENCY
AND LOCATION
In the Circuit Court of Cook
County, Illinois
County Department - Chancery
Division

Interbaybay Funding, LLC v. Timohty Brim, Ruby Brim, Adnan Jaber, unknown Owersm Unknown tennants and Nonrecorded Claimaints

Notive of Motion

In the Circuit Court of Cook County, Illinois County Department - Chancery Division

05CH16260

07CH8175

3

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DESCRIPTION AND VALUE OF **PROPERTY** 

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION.

DATE OF SEIZURE

FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

05/08

2006 ford focus voluntary surrendered with 6300

deficiency

Po Box 537901 Livonia, MI 48153

**US Bank** PO Box 108 03/07

14519 S. Albany Ave. Posen, IL 60469

Saint Louis, MO 63166

NAME AND ADDRESS OF

CREDITOR OR SELLER

Ford Motor Credit Corporation

National Bankruptcy Center

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF COURT OF CUSTODIAN

CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF

**PROPERTY** 

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

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8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None 

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

DATE OF PAYMENT,

NAME OF PAYOR IF OTHER

THAN DEBTOR

2008

NAME AND ADDRESS OF PAYEE Legal Helpers Sears Tower 233 S Wacker, Suite 5150 Chicago, IL 60606 Credit Infonet

4540 Honeywell Ct Dayton, OH 45424-5760

2008

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$1750.00

for attorneys fees

\$124.00

for the due diligence package, which includes Credit Counseling, Debtor Education, 3 credit reports, tax transcripts, car valuations, auto loan review, and post-discharge credit repair. In cases of Debtor-owned real estate, the package includes a lien search and a CMA.

#### 10. Other transfers

None 

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR Dennis Toombs 6016-18 S. Prairie Garden Unit North

Chicago, IL 60637 Buyer

Raie Williams 6016-18 S. Prarie Unit 2S

Chicago, IL 60637 Buyer

11/07

DATE

10/07

Condo unit sold for \$50,471.70 in profit which paid back some debts and other neccessaries and half interest went to know ex-husband.

DESCRIBE PROPERTY TRANSFERRED

Condo unit sold for no profit.

AND VALUE RECEIVED

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

5

NAME AND ADDRESS OF INSTITUTION

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 14519 Albany Chicago, IL 60469 Illinois NAME USED Same

DATES OF OCCUPANCY 1998 - 2006

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

■ Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

6

#### 18. Nature, location and name of business

None

NAME

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS ENDING DATES

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or

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Best Case Bankruptcy

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owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

7

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

**ADDRESS** NAME

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain,

NAME **ADDRESS** 

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY DATE OF INVENTORY INVENTORY SUPERVISOR (Specify cost, market or other basis)

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE

NAME AND ADDRESS TITLE OF STOCK OWNERSHIP Case 08-25139 Doc 1 Filed 09/22/08 Entered 09/22/08 14:58:19 Desc Main Document Page 44 of 55

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the

commencement of this case.

NAME ADDRESS

DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including

compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date September 22, 2008 Signature /s/ Ruby N. Brim
Ruby N. Brim

Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Form 8 (10/05)

# **United States Bankruptcy Court**

	Northern Distric	t of Illinois	•		
In re Ruby N. Brim			Case No.		
	Debto	or(s)	Chapter	_7	
CHAPTER 7 INI	DIVIDUAL DEBTOR'S	S STATEME	ENT OF INT	<b>TENTION</b>	
■ I have filed a schedule of assets and lia	bilities which includes debts se	cured by property	of the estate.		
☐ I have filed a schedule of executory con	ntracts and unexpired leases whi	ich includes perso	nal property sub	oject to an unexp	ired lease.
■ I intend to do the following with respec	ct to property of the estate which	secures those de	bts or is subject	to a lease:	
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuan to 11 U.S.C. § 524(c)
2006 Ford Focus Debtor intends to surrender	Ford Motor Credit Corporation	Х			
Real Estate located at 1334 W. 112th St. Chicago IL 60643 Mortgage 1: TCF Bank Mortgage 2: TCF Bank Debtor intends to reaffirm	, TCF Bank				Х
Real Estate located at 1334 W. 112th St. Chicago IL 60643 Mortgage 1: TCF Bank Mortgage 2: TCF Bank Debtor intends to reaffirm	, Tcf Mortgage Corporati				Х
Description of Leased Property -NONE-	Lessor's Name	Lease will be assumed pursuan to 11 U.S.C. § 362(h)(1)(A)	t		
Date September 22, 2008	Signature _/s/ F	Ruby N. Brim			

Ruby N. Brim Debtor

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# Document Page 46 of 55 United States Bankruptcy Court Northern District of Illinois

In re	Ruby N. Brim		Case No.	
		Debtor(s)	Chapter	7

-	DISCLOSURE C	F COMPENS	SATION OF ATTOR	NEY FOR	DEBTOR(S)	
compensation p	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:					
For legal s	services, I have agreed to	accept		\$	1,750.00	
Prior to the	e filing of this statemen	t I have received				
Balance D	ue					
The source of the	he source of the compensation paid to me was:					
	Debtor		Other (specify):			
The source of c	compensation to be paid	to me is:				
	Debtor		Other (specify):			
■ I have n firm.	not agreed to share the a	bove-disclosed comp	pensation with any other person	on unless they	are members and associates of r	ny law
						v firm.
<ul><li>a. Analysis of</li><li>b. Preparation</li><li>c. Representat</li><li>d. [Other provi</li></ul>	the debtor's financial sit and filing of any petition ion of the debtor at the isions as needed]	uation, and rendering n, schedules, statem meeting of creditors	ng advice to the debtor in dete nent of affairs and plan which and confirmation hearing, an	ermining wheth may be require d any adjourne	er to file a petition in bankruptod; d hearings thereof;	y;
Repre financ motio	esentation of the debto cial management cour ns pursuant to 11 US	ors in any discharg se fees, post-disc C 522(f)(2)(A) for	geability actions, any docur harge credit repair, judicial avoidance of liens on hous	ment retrieval lien avoidanc ehold goods,	es, preparation and filing of relief from stay actions, moti	
		(	CERTIFICATION			
		e statement of any a	greement or arrangement for	payment to me	for representation of the debtor	(s) in
ed: <u>Septembe</u>	er 22, 2008		Frank L. Vosholler I Legal Helpers, PC Sears Tower 233 S. Wacker Suit Chicago, IL 60606	II #6292054 e 5150	832	
	compensation per rendered on For legal so Prior to the Balance Down The source of the	compensation paid to me within one ye be rendered on behalf of the debtor(s) in For legal services, I have agreed to Prior to the filing of this statement Balance Due	compensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation of For legal services, I have agreed to accept.  Prior to the filing of this statement I have received.  Balance Due	compensation paid to me within one year before the filing of the petition in bankruptcy, be rendered on behalf of the debtor(s) in contemplation of or in connection with the ban  For legal services, I have agreed to accept.  Prior to the filing of this statement I have received.  Balance Due.  The source of the compensation paid to me was:  Debtor Dother (specify):  The source of compensation to be paid to me is:  Debtor Other (specify):  I have not agreed to share the above-disclosed compensation with any other pers firm.  I have agreed to share the above-disclosed compensation with a person or person A copy of the agreement, together with a list of the names of the people sharing in the perpension of the debtor's financial situation, and rendering advice to the debtor in detect a. Analysis of the debtor's financial situation, and rendering advice to the debtor in detect a. Analysis of the debtor at the meeting of creditors and confirmation hearing, and (I (Other provisions as needed)  Negotiations with secured creditors to reduce to market value; exemption by agreement with the debtor(s), the above-disclosed fee does not include the following Representation of the debtors in any dischargeability actions, any docur financial management course fees, post-discharge credit repair, judicial motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on hous redeem or any other adversary proceeding, or preparation and filing of reconstructive proceeding.  I certify that the foregoing is a complete statement of any agreement or arrangement for abakruptcy proceeding.  September 22, 2008  // Frank L. Vosholler Legal Helpers, PC Sears Tower 233 S. Wacker Suit Chicago, IL 60606	compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is  For legal services, I have agreed to accept  Prior to the filing of this statement I have received  Balance Due  Debtor  Other (specify):  The source of the compensation paid to me was:  Debtor  Other (specify):  The source of compensation to be paid to me is:  Debtor  Other (specify):  Thave not agreed to share the above-disclosed compensation with any other person unless they affirm.  I have agreed to share the above-disclosed compensation with a person or persons who are not reach a copy of the agreement, together with a list of the names of the people sharing in the compensation in return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankrupt.  In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankrupt.  Preparation and filing of any petition, schedules, statement of affairs and plan which may be required. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned. (Other provisions as needed)  Negotiations with secured creditors to reduce to market value; exemption planning as By agreement with the debtor(s), the above-disclosed fee does not include the following service:  Representation of the debtors in any dischargeability actions, any document retrieval financial management course fees, post-discharge credit repair, judicial lien avoidance motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods, redeem or any other adversary proceeding, or preparation and filing of reaffirmation as the bankruptcy proceeding.  ECERTIFICATION  I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me bankruptcy proceeding.  September 22, 2008  //s/ Frank L. Vosholler III  Frank L. Vosholler III  Frank L. Questol	compensation paid to me within one year before the filting of the petition in bankruptcy, or agreed to be paid to me, for services renders be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:  For legal services, I have agreed to accept \$ 1,750.00  Balance Due \$ 1,750.00  Balance Due \$ 1,750.00  Balance Due \$ 0,000  The source of the compensation paid to me was:  Debtor Debtor Other (specify):  The source of compensation to be paid to me is:  Debtor Dother (specify):  Thave not agreed to share the above-disclosed compensation with any other person unless they are members and associates of refirm.  Thave agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.  In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankrupte b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;  c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;  d. [Other provisions as needed]  Negotiations with secured creditors to reduce to market value; exemption planning as needed.  By agreement with the debtor(s), the above-disclosed fee does not include the following service:  Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;  d. [Other provisions as needed]  Negotiations with secured creditors to reduce to market value; exemption planning as needed.  By agreement with the debtor(s), the above-disclosed fee does not include the following service:  Representation of the debtor at the meeting of creditors and online of

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured

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**B 201** (04/09/06)

Frank L. Vosholler III #6292054

Printed Name of Attorney

Address:

obligations.

### **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### **Chapter 12:** Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

X /s/ Frank L. Vosholler III

Signature of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Sears Tower 233 S. Wacker Suite 5150 Chicago, IL 60606 (312) 467-0004					
Certificate of Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.					
Ruby N. Brim	X /s/ Ruby N. Brim	September 22, 2008			
Printed Name(s) of Debtor(s)	Signature of Debtor	Date			
Case No. (if known)	X Signature of Joint Debtor (if any)	Date			

September 22, 2008

Date

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## United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Ruby N. Brim		Case No.	
		Debtor(s)	Chapter 7	
	VE	ERIFICATION OF CREDITOR N	<b>IATRIX</b>	
		Number of	Creditors:	55
	The above-named Debtor(s) (our) knowledge.	) hereby verifies that the list of credit	ors is true and correct to th	e best of my
Date:	September 22, 2008	/s/ Ruby N. Brim Ruby N. Brim Signature of Debtor		

Accounts Receivable Mg 155 Mid Atlantic Parkway Thorofare, NJ 08086

Aj Smith Federal Svgs 14757 South Cicero Midlothian, IL 60445

American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355

Antoni Kajderowicz 5845 W. Bernice Ave. Chicago, IL 60634

Archer Bank 4970 South Archer Chicago, IL 60632

Asset Acceptance PO Box 2036 Warren, MI 48090

Bedford Fair 421 Landmark Dr Wilmington, NC 28412

Beneficial / Household Finance Attn: Bankruptcy Dept 961 Weigel Dr Elmhurst, IL 60126

Chase Manhattan Mortgage Attention: Research Dept. G7-PP 3415 Vision Drive Columbus, OH 43219

Chase Manhattan Mtge 3415 Vision Dr Columbus, OH 43219

Cit Fin Serv Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195

Citifinancial 5901 E Fowler Ave Tampa, FL 33617

Citifinancial Mortgage Po Box 140609 Irving, TX 75014

Citifinancial Mortgage

City of Chicago EMS 33589 Treasury Ctr. Chicago, IL 60694

Dsnb Macys Attn: Bankruptcy 6356 Corley Rd Norcross, GA 30071

Fair Finance 1753 State Road Cuyahoga Falls, OH 44223

Fashion Bug/soanb Attn: Bankruptcy 6356 Corley Rd Norcross, GA 30091

Ford Motor Credit Corporation National Bankruptcy Center Po Box 537901 Livonia, MI 48153

GEMB / Walmart Attention: Bankruptcy Po Box 103106 Roswell, GA 30076 Gemb/shopnbc Plcc Po Box 981400 El Paso, TX 79998

Gmac Mortgage Attention: Bankruptcy Dept. 1100 Virginia Drive Fort Washington, PA 19034

Green Point Savings Po Box 84013 Columbus, GA 31908

Harris N.a. 111 W Monroe Chicago, IL 60603

Household Mortgage Services Po Box 9068 Brandon, FL 33509

Imperial Credit Systems, Inc 125 N. Parkside Dr. Suite 302 Colorado Springs, CO 80909

Marquette National Ban 6316 S Western Ave Chicago, IL 60636

Mortgage Lenders Network 213 Court St Middletown, CT 06457

National Mortgage Corp 7600 E Orchard Rd Greenwood Village, CO 80111

Nationwide Credit Inc 3600 E University Dr Suite B1350 Phoenix, AZ 85034 Nicor Gas Attention: Bankruptcy Department 1844 Ferry Road Naperville, IL 60507

Ocwen Federal Bank 12650 Ingenuity Dr. Orlando, FL 32826

Penn Credit Corp PO Box 988 Harrisburg, PA 17108

Peoples Gas C/O Bankruptcy Department 130 E. Randolph Drive Chicago, IL 60602

Pierce & Associates 1 North Dearborn Chicago, IL 60602

Portfolio Recoveries Attention: Bankruptcy Department Po Box 12914 Norfolk, VA 23541

Progressive Financial Services 1919 W. Fairmont - Suite 8 Tempe, AZ 85282

Providian Attn: Bankruptcy Dept. Po Box 10467 Greenville, SC 29603

Saint Paul Federal Ban 1501 Feehanville Rd Mount Prospect, IL 60056

Sams Club Attention: Bankruptcy Department Po Box 103104 Roswell, GA 30076 Select Portfolio Svcin 3815 South West Temple Salt Lake City, UT 84115

T-mobile
Bankruptcy Department
PO Box 37380
Albuquerque, NM 87176

TCF Bank 801 Marquette Ave Minneapolis, MN 55402

Tcf Mortgage Corporati Attn: Legal Dept 801 Marquette Ave Minneapolis, MN 55402

University of Chicago Hospitals Jefferey L. Rosen & Assoc. 541 Otis Bowen Dr. Munster, IN 46321

US Energy Saving Corp. 8600 W. Bryn Mawr Suite 440N Chicago, IL 60631

Village of Posen 2440 W. Walter Zimmy Dr. Posen, IL 60469

Washington Mutual / Providian Attn: Bankruptcy Dept. Po Box 10467 Greenville, SC 29603

Washington Mutual Home 324 W Evans St Florence, SC 29501

Wellgroup Healthpartners 333 Dixie Highway Chicago Heights, IL 60411 WFNNB / New York & Company Po Box 182125 Columbus, OH 43218

Wfnnb/chadwicks Of Bos Po Box 182746 Columbus, OH 43218

Wfnnb/metro Style 220 W Schrock Rd Westerville, OH 43081

Wfnnb/shopnbc 220 W Schrock Rd Westerville, OH 43081

Zales/cbsd Po Box 6497 Sioux Falls, SD 57117